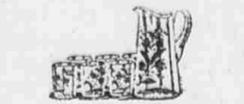


EYE OPENER NO. 1. CHRISTMAS

Child's China Doll Dish Set, 16 pieces..... 19c

CHRISTMAS IN OUR BASEMENT.



Crystal Water Sets, engraved..... 98c up.

Bohemian, Gold Decorated Water Sets..... \$1.25



Large Line Decorated China and glass vases at..... 9c up

100 Piece Dinner Set—English, Semi-Porcelain, delicate blue or brown floral work.

Largest line of Decorated Globe and Shade Lamp from \$2.48 to \$2.98



EYE OPENER NO. 3.

Teachers' Bibles, black leather bound, overlapping edge, combined concordance, marginal references, red under gold..... 98c

CHRISTMAS For the Children

TOY PIANOS 24c and up.

Toy Carpet Sweepers 15 cents



Toy Swords 5c up

Surprise Boxes 4c up.



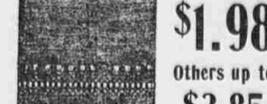
DOLLS. Doll Furnishings

Slids..... 24c and up. Rocking horses..... 75c and up. Shoos..... 39c and up. Blackboards..... 19c and up. Children's dishes..... 5c and up. Laundry sets..... 12c and up. A B C blocks..... 4c and up. Furniture..... 9c and up. Games..... 4c and up. Trunks..... 25c and up. Tool boxes..... 9c and up. Iron trunks..... 10c and up. Toy guns..... 5c and up. Doll dishes..... 2c and up. Tin boxes..... 5c and up. Tin horns..... 5c and up. Noah's Arks..... 4c and up. Air rifles..... 68c and up.

CHRISTMAS For the Household.

Elegant Chenille Curtains Per Pair \$1.98 Others up to \$3.85

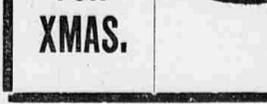
Beautiful Smyrna Rug, 30x60 inches, \$1.25. Fine Axminster Rugs, 27x63 inches, \$1.58.



Nottingham Lace Curtains, 54 inches wide, three and one-half yards long, per pair \$1.48.

Elegant Lace Curtains, plain center, 48 inches wide, three and one-half yards long, \$3.95 per pair.

EVERYTHING FOR XMAS.



Nottingham Lace Curtains, 54 inches wide, three and one-half yards long, per pair \$1.48. Elegant Lace Curtains, plain center, 48 inches wide, three and one-half yards long, \$3.95 per pair. Superb Lace Curtains, Brussels effect, 58 inches wide, three and one-half yards long, per pair, \$5.65. Tapestry Curtains: a big assortment from \$1.95 up. Elegant polished oak Rocker, saddle seat, large size, \$4.75. Upholstered Rocker, spring seat, arms, solid oak, \$3.98. Six-piece parlor suit, mahogany finish, upholstered in corduroy or velour, \$19.85. Combination bookcase and desk, solid oak, French bevel, plate mirror, adjustable shelves, \$12.50. Solid oak sideboard, 15x27 French bevel plate glass, top 20x48 inches, highly polished, one drawer lined, \$17.50. Superb couch, 30 inches wide, six and one-half feet long, spring edge and end, upholstered in corduroy or velour, \$10.50.

CHRISTMAS Selections From Our Grocery Department,

Our Specialty is CHOCOLATE CREAMS, AND BON BONS.

The finest produced. Usually sold for 60c a pound. We are satisfied with small profits and quick sales. Our price is 40c per pound. Mixed candy from 5c per pound up. Butter rolls, two for 1c. Half-pound box chocolate creams, 9c. All-day suckers, three for 1c. Nuts to Crack. A big supply of fresh nuts at lowest prices. Mixed nuts, 10c per pound. Pigs, dates, candy canes, candy toys, fancy boxes, baskets, etc.

CHRISTMAS WATCHES

Our Specialty is CHOCOLATE CREAMS, AND BON BONS.

We carry the most complete line of silver, solid gold and gold filled watches in Omaha. All grades of movements. Boys' nickel open face watch, 7 jewels..... \$ 2.48. Boys' solid silver open face watch, fancy engraved, 7 jewels..... 4.95. Gents' 16 size thin model open face watch, silver case, 7-jewel Elgin movement..... 5.48. Gents' gold filled 16 size thin model open face watch, warranted 20 years, 7-jewel Elgin movement..... 9.25. Gents' 12 size open face watch, warranted 20 years, 7-jewel, Waltham movement, the thinnest watch made..... 8.98. Gents' 16 size thin model, gold filled, "Jas. Boss" hunting case, warranted to wear 20 years, with 7-jewel Elgin movement..... 11.65. Ladies' 6 size "Jas. Boss" gold filled case, fancy engraved, warranted to wear 20 years, 7-jewel Elgin or Waltham movement..... 10.70. Ladies' gold filled hunting case watch, warranted 10 years, Elgin or Waltham movement..... 8.35.

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EYE OPENER NO. 2.

FULL GOLD TRACED CHINA PLATE

Floral decoration, translucent, worth 20c, as long as they last..... 9c

CHRISTMAS FOR SMOKERS.



Cigars, 25 in Box. 75c, 85c, \$1.10, \$1.70, \$1.90, \$2.00, \$2.25.

Cigars, 50 in Box. 60c, 90c, \$1.25, \$1.50, \$2.00, \$2.25, \$2.50, \$3.00, \$3.25, \$4.00, \$4.25.

Cigars, 100 in Box. \$1.30, \$1.50, \$1.90, \$2.30, \$2.90.



Elegant Pipes at 50c, 75c, 85c, 98c, \$1.10, \$1.25, \$1.40, \$1.98, \$2.25, \$3.00, \$3.50, \$4.00, \$4.50, \$5.50.

Cigar Holders. 8c, 10c, 12c, 20c, 25c, 35c, 50c, \$1.00, \$1.25, \$2.00.

Cigar Cases. 20c, 25c, 35c, 40c, 45c, 55c, 60c, \$1.00, \$1.25, \$1.50, \$2.00.

Match Safes. 20c, 25c, 35c, 40c, 45c, 55c, 60c, \$1.00, \$1.25, \$1.50, \$2.00.

Silver Smoking Sets. \$1.50, \$1.98, \$2.48, \$3.24, \$4.00.

Jewelry Department.

EYE OPENER NO. 4.

Ladies' Watch—gold filled, "Jas Boss" case, 6 size, fancy engraved, warranted 20 yrs, 7 jewel Elgin or Waltham movement..... \$10.70

MONEY AT ENORMOUS RATES

How the "Sharks" Prey Upon Improvident Salaried Men.

FOUR HUNDRED PER CENT PER ANNUM

Alluring Announcements Attract the Workman Who is in Financial Embarrassment—Plan by Which Interest Exceeds Principal.

Omaha, like every other metropolitan center, has its usurers who cater to improvident borrowers to whom a dollar today looks more enchanting than a ten-dollar gold piece in the future. These usurers are commonly known as "money sharks," the name originating from the fact that in many instances the interest exceeds the principal. Borrowing money on this plan is a progressive game, as cumulative as an alcoholic appetite on loan calling for another, the same as one drink calls for another.

Alluring circulars, skillfully worded, announce to the salaried man that if he is in the permanent employ of some responsible firm he can borrow money on his own note without indorsement or security of any kind. Strict confidence is also vouchsafed, and one in financial embarrassment is imbued with hope of relief as he reads how easy it is to borrow and how easy it will be to pay back. "Small weekly installments to suit the convenience of the borrower."

Kodol Dyspepsia Cure. Digests what you eat. Artificially digests the food and aids Nature in strengthening and reconstructing the exhausted digestive organs. It is the latest discovered digestant and tonic. No other preparation can approach it in efficiency. It instantly relieves and permanently cures Dyspepsia, Indigestion, Heartburn, Flatulence, Sour Stomach, Nausea, Sick Headache, Gastralgia, Cramps, and all other results of imperfect digestion. Prepared by E. C. DeWitt & Co., Chicago.

be just four times as much as it would be were the installments made weekly.

How Borrowers Are Bled.

Here is the plan on which these loans are made and no particular skill in mathematics is required to see that the rate of interest is far in excess of the stipulated 10 per cent monthly, which of itself is bad enough. Suppose the salaried man borrows \$20; the loan is to run three months; he agrees to pay 10 per cent per month on the whole sum. This amounts to \$6, running the principal and interest up to a total of \$26. On the first day following the date of the loan he must begin paying it back. In order to pay it within the three months—that is, the prevailing period—he must make his weekly installments \$3.25. That runs out every week and if he is lucky enough to meet every installment he is clear of the shark at the end of twelve weeks; but he has paid \$39 for the use of a sum of money that has been decreasing every week. For instance, if he has not missed a payment, at the end of eight weeks he has cut the principal down to \$4, for eight weeks at \$3.25 per week equals \$26, and that subtracted from \$30 leaves \$4, yet he lacks \$13 of being square on the books and has four more payments to make. Allowing that \$6 of the \$26 he has paid during the eight weeks is credited to the interest, that leaves a credit on the principal of \$20, so that the last month of the three the borrower pays \$3 for the use of \$10, that being the amount of the principal minus the \$3 already paid. Three dollars for the use of \$10 one month is 33 1/3 per cent monthly, or exactly 400 per cent annually. Thus it is apparent at a glance that the man who gets the loan pays a fraction over 10 per cent per month from the very beginning, and by the progressive scale, so cunningly devised, the rate of interest increases with each installment until at the last it reaches the enormity of 33 1/3 per cent monthly.

These figures are not guesswork, but are based on actual facts obtainable by inquiry from the men who loan the money. The laws of Nebraska do not countenance such usury, but laws are not always enforced, and the man who borrows money on the plan here outlined, must either pay the amount demanded or serve the law, and after he has accepted the loan he must keep his agreement or suffer exposure, for the only way to beat the game is to invoke the aid of the law and that would necessarily give publicity to a condition upon which any high-minded man is more or less sensitive. The result is that the engulfed borrower pays the illegal interest.

What the Law Says. The laws of Nebraska, compiled statutes, chapter 44, section 1, reads as follows: "Any rate of interest which may be agreed upon, and exceeding 10 per cent per annum, shall be void upon any loan or forbearance of money, goods or things in action, which rate of interest is so agreed upon, may be taken yearly or for any shorter period, or in advance, or so extensively increased." Section 5 of the same chapter says: "If a greater rate of interest than is hereinbefore allowed shall be contracted for, received or reserved, the contract shall not therefore be void; but if in any action on such contract the plaintiff shall allege and prove that the defendant has received or reserved more than the legal interest, the court shall have authority to deduct the legal interest from the amount claimed, and to award judgment for the principal, deducting interest paid, provided the plaintiff shall allege and prove that the defendant has received or reserved more than the legal interest, and in all cases where there is illegal interest by the transaction of the agent the principal will be held thereby as if he had done the same thing. If interest shall be paid by the agent for the borrower who obtains the money from the lender he shall be deemed to be the agent of the lender also." But the salaried man cannot afford the publicity of going into court to establish his rights in such a transaction. The Bee was prompted to look into this money lending evil by the receipt of a letter from a well known workman, whose name is withheld. In substance his letter reads: "There are many people agitated about

the trusts and other public questions, while here at home we have something of vastly more importance. I read in the paper of the loan agencies doing business here. Two of these have written the writer offering loans at "reasonable rates," and upon being asked for their terms refused to give the information, unless I would make a personal call at their offices. This I have never done.

Recently there came to my notice a case of villainy almost unprecedented. A member of the Typographical union, temporarily embarrassed, called for a loan of \$25. He was charged \$1 for the contract, and after an advance payment of \$3.50 for the first month's interest walked out of the loan office with \$30.50. He paid the money back in weekly installments of \$3.50, and finally received in full what he had paid \$42 an investment for the shark representing 34 cents on the dollar.

Some satisfied men borrow as low as 10, although the sharks prefer to loan a larger amount. It costs \$3 to borrow \$10 provided the debt is paid within three months. And so on through, the story of usury runs, showing how enormous profit is made from a class ill able to pay the penalty, the larger the principal the greater the interest, of course.

Sharks Hound Their Victims. In the event that the salaried borrower sees his position and is therefore unable to keep up his payments the money shark makes life a burden to him. He is threatened with all sorts of dire consequences, and his every footstep is hounded. Or if he does not lose his position and for any other reason is unable to pay—perhaps sickness and death in the family may intervene—he is harassed by the shark until he makes some arrangement to square the bill.

It is a common thing for these "salaried men" to borrow from one shark to pay another. "Let us take up your loans at other places and give you relief" is a catchy advertisement that sometimes appears. Annoyed by one shark, the sensitive borrower turns to another of the same ilk for "relief," and gets what appears to be balm for his troubled mind and depleted exchequer, but in his improvident haste he doesn't stop to think that he is binding himself under an obligation for more interest which will eventually become just such a millstone about his neck as the one he cast off by receiving the loan from shark number two.

The defensive theory set forth by the men who make the loans at such illegal rates of interest is that the borrower enters into the contract with his eyes wide open, that he knows in the beginning how much interest he has to pay, and that he ought to be the judge as to whether the accommodation is worth to him the price asked. A plan by which the borrower may pay more interest than the amount of the loan is where the renewal system is permitted. For example, a man borrows \$10, for which he agrees to pay \$1 per month. He is rather more improvident than the average borrower and finds it inconvenient to meet his payments. The shark knows he holds a permanent position and allows him to let the loan stand, provided he keeps up the interest. This he does and the debt continues for a year. He has then paid \$12 annual interest for the use of \$10, and still owes the principal. Such instances as the one cited in the foregoing are rare, but they have happened and are clearly within the range of possibilities, provided the shark has enough faith in the borrower to grant him the privilege of renewal. In this respect Omaha is said to be no worse than many other cities, and not so bad as some. As a rule, Omaha salaried people are inclined to be thrifty and are so prosperous that they do not need to borrow. But the improvident class is also represented, and there is doubt enough to support nearly a dozen of these loan institutions.

SOLDIERS ENJOY CHRISTMAS

Boys in Blue Devote One Day to Feasting and Pleasures.

ATTACK TURKEY IN THE FARAWAY LANDS

Volunteers of Nebraska and Iowa Tell of the Passing of the Holiday of One Year Ago.

The other day a number of the members of Company L, First Nebraska, Company D, Third Nebraska, and Company L, Fifty-first Iowa volunteers happened to congregate in one of the fashionable club rooms, where in an animated manner they discussed the recent victories of the Boers over the English in South Africa. Later the conversation drifted around to the war in Cuba and the Philippines. Finally the listeners tired of the yarns and one man who sat upon the outer edge of the circle spoke up, saying: "Tilly"—that's the name that attached to D. O. Barnell of the Thurston Rifles when he went to Manila and has christened him ever since—"tell us about last Christmas in the Philippines."

Barnell, though loth to talk, was flattered upon to talk. "Last Christmas was rather an uneventful day with us," he said. "At that time the Filipinos were friendly, the Spanish had been driven out and apparently there were no enemies of ours in the islands. Last year on Christmas day we were camped at Santa Mesa, up the Pasig river about four miles from its mouth and just on the outskirts of Manila, along the road leading to the market. The day was very hot, and we did some pretty hot fighting, establishing the reputation of the First Nebraska. If I remember correctly the day was a scorcher, the mercury lingering up in the 90s during the greater portion of the time."

"Last Christmas we had a good-sized company fund and two or three days before the holiday we sent a man into town to buy chickens, geese, ducks and sucking pigs. In Manila the market is not heavily stocked with such delicacies as I have just mentioned, but we found enough, with the exception of turkey. Of turkey there was none. One of the boys who had been scouting along the water works road said he knew of the whereabouts of a flock of turkeys and he was given a special detail to bring in a couple of the birds. The night before Christmas he went out and before midnight returned with two as fine gobblers as you ever saw. What he paid I don't know, but not much, I fancy for the next day a Chinaman was around our camp hunting for a couple of turkeys, said to have strayed away the night before.

think of. Just as our festival occasion was about to break up, the crack Filipino band of the city, the one that went out with Aguinaldo when he started on the warpath, came down from Manila and serenaded us, playing "The Stars and Stripes," "America," "Yankee Doodle" and "A Hot Time." After the war opened we captured this band, but as they appeared to be a pretty decent lot of fellows, we didn't treat them badly.

Philippine Share Christmas Cheer.

"After the serenade we banqueted the Filipino musicians and showed them a good time. They remained with us during the evening and entered into the spirit of the enjoyment that was going on. They sang songs and played until taps for lights were sounded.

"With the soldiers Christmas was an off day so far as work was concerned. There was the regular guard duty, but that was not done during the afternoon. We were in dress parade, so taking it all together, we had a pretty good time."

"The boys of the Fifty-first Iowa did not eat turkey last Christmas," remarked Frank W. Reed of Company L of that regiment, who had listened to Barnell. "In fact," he continued, "it was one of the nastiest Christmas days I ever experienced. Last Christmas we were lying out in the bay at Manila, about two miles from shore. It was as hot as hades and not a thing to break the rays of the sun except the tarpaullins stretched over the decks of the transport Pennsylvania. Our regiment left San Francisco on this transport about November 3 and reached Manila just a day or two before Christmas. We found our Christmas boxes awaiting us and received them the night of December 24. Opening these and admiring the contents, which consisted of good things to eat and little presents from home, helped to relieve the monotony, but even this was not enough. We had been on the water nearly two months, and wanted to get out on the land and stretch our legs, which seemed to be tied up in knots. However, our wants were disregarded and we stayed on the ship.

"Christmas on the Transport. "As to our Christmas dinner, it was pretty fair and was varied somewhat from the regulation fare on the boat. We took some money out of the company fund and bought canned goods, which, in addition to our bacon and beef on the daily menu, made a pretty fair dinner. In the evening, after the sun went down and after the atmosphere cooled off some, we got out the musical instruments and had a stag party. There were round and square dances, the men who pored as female partners having handkerchiefs tied around their arms to distinguish them. After the dance we had songs, recitations and stories and games, yet we were not happy. The next day we sailed up along the coast and it was a couple of weeks before we touched land. I shall always remember Christmas, 1898, but never with a great deal of pleasure.

and decorations. These they hung along the company streets and upon the tents. An hour or so later another army of women invaded the camp, but instead of bringing flowers they brought wagonloads of food things to eat. They had turkeys baked to a rich brown, roast pigs, tender chickens, crisp celery, cranberry sauce, stacks of mince pies, great tanks of coffee, baskets of snowy white rolls and biscuits, all spread with the best butter that I ever saw. Later took hold of things and would not let us lift a hand, telling us that we were their guests for the day. Soon after noon great tables were set in the company streets and over these white cloths, things that we had not seen for months, were spread. The dinner was announced and then the boys pulled their camp stools around the best dinner that I ever swallowed.

Southern Women Touch the Heart.

"After eating our fill the tables were cleared and during the afternoon we were entertained in a most delightful manner. There were singing, speeches and recitations. The women visited us in our tents and talked with us of our homes and the loved ones far away. In the evening the entertained us with a concert, a large number of the best singers and musicians in the city coming out to participate.

"People may say what they want to about the women of the south, but the southern soldiers will always remember them with the kindest feeling. Always and upon every occasion they tried to make our stay there pleasant, often doing so at considerable cost and inconvenience to themselves.

"Regarding our own Christmas, it amounted to nothing. We had to go guard duty, but that was all. After standing our regular tricks, we were free to go where we pleased, but as a rule the boys remained in camp during the entire day. The women of Savannah made it so pleasant for them that they did not care to go anywhere else."

Buckeye's Union Salute. The best salve in the world for cuts, bruises, sores, ulcers, salt rheum, fever sores, tetter, chapped hands, chilblains, corns and all skin eruptions, and positively cures piles, or no pay required. It is guaranteed to give perfect satisfaction or money refunded. Price 25 cents per box. For sale by Kuhn & Co.

ment. Miss Johnson is the daughter of a well-to-do farmer.

The bankruptcy of E. Berry Wall, once famous as "King of the Indies" in New York, hardly causes a ripple on the surface of the ocean of news. Mr. Wall places his liabilities at a little more than \$9,000, and his assets at nothing.

That habit of royalty still cling to him is evident from the statement that much of his indebtedness is to various tailors, though he confesses to owing Delmonico's about a thousand dollars.

Major William F. Tucker of the United States army, chief paymaster of the Department of the Lakes; Major Eli L. Huggins, acting inspector general of the Department of the Lakes, and Captain Alfred S. Frost of the Twenty-second United States Infantry, have been appointed and constituted a board of survey to investigate the facts and place the responsibility attending the loss of one mule and a halter, the property of the United States, which recently disappeared from Fort Thomas, Ky., a large number of witnesses are to be examined.

Hobart Miller, a Virginia lawyer holding an accident insurance policy, died from swallowing food containing "hard, pointed and resisting substances which cut through his intestines." The company, in defending a suit for the amount of the policy set up that the insurance was against death from bodily injuries sustained through external, violent and accidental means, but the court overruled this demurrer, holding that the injury caused was accidental.

A romantic story comes from Greensfork, a town nine miles south of Richmond, Ind. Twenty years ago the 14-year-old daughter of Aaron Gunkel accompanied an aunt to some point east on a visit. After several weeks had elapsed without word from either being received, Mr. Gunkel tried to locate this child, but without success. For more than two years the search was continued, but not a trace of the missing girl or her aunt was found. One day recently a prepossessing woman of 34 years arrived in the village. She was alone and, going to the Gunkel home, said she was Maude Gunkel, the long-missing daughter. She claimed that her aunt took her to New York City and placed her in the care of a family which afterward adopted her and gave her the name of Martin. Two months after her departure from home the government changed the name of the postoffice from Washington to Greensfork. Letters that she wrote were sent to Washington, Davies county, Ind. Her aunt disappeared fifteen years ago. The young woman intends to remain with her father, who is now an old man.

Whiskey bearing the name "Schweyer" is a guarantee of the best—none so delicious—money can hardly buy its equal. No Marks on Boxes to indicate contents. Return charges paid. Money back if goods don't suit. FULL QUARTS WHISKEY. We are the only Distillers in America shipping Pennsylvania Rye to consumers direct. SCHWEYER'S PURE 8 YEAR OLD PENNSYLVANIA RYE \$3.60. The prime old whiskey prescribed for medicinal and general use. Express medicinal and general use. The famous Pennsylvania Rye, for 27 years double distilled and aged in wood, and personally directed by Mr. John Schweyer himself. Never less than 8 years old, most of it 10 and 12 years old when first bottled. Sold direct to the consumer from our distillery at the low price of \$3.60 for four full quarts that cannot be bought elsewhere for less than \$4.00. We also offer our SEVEN YEAR OLD PENNSYLVANIA RYE at \$3.00. Express medicinal and general use. The famous Pennsylvania Rye, for 27 years double distilled and aged in wood, and personally directed by Mr. John Schweyer himself. Never less than 7 years old when first bottled. Sold direct to the consumer from our distillery at the low price of \$3.00 for four full quarts that cannot be bought elsewhere for less than \$3.50. Address all orders to Warehouse 57, 509 N. 10th St., CHICAGO. Address for Art., Col., Cal., Idaho, Mont., New Mex., Nev., Ore., Utah, Wash., Wyo., must call for 20 quarts freight prepaid, or write for particulars before printing.